

GIC Health Plans

2009-2010

BENEFITS AT-A-GLANCE

Municipal Medicare

Retirees and Survivors

*Benefits Effective
July 1, 2009*



**Commonwealth of Massachusetts
Group Insurance Commission**

*Your
Benefits
Connection*



Medicare Guidelines

Medicare is a federal health insurance program for retirees age 65 or older and certain disabled people. Medicare Part A covers inpatient hospital care, some skilled nursing facility care, and hospice care. Medicare Part B covers physician care, diagnostic x-rays and lab tests, and durable medical equipment.

When you or your spouse is age 65 or over, or if you or your spouse is disabled, visit your local Social Security Administration office to find out if you are eligible for free Medicare Part A coverage.

If you (the insured) continue working after age 65, you and/or your spouse should NOT enroll in Medicare Part B until you (the insured) retire. Due to federal law, different rules apply for same-sex spouses; see our website for details.



When you (the insured) retire:

- If you and/or your spouse are eligible for Part A for free, state law requires that you and/or your spouse must enroll in Medicare Part A and Part B to be covered by the GIC.
- You must join a Medicare plan sponsored by the GIC to continue health coverage. These plans provide comprehensive coverage for some services that Medicare does not cover. If both you and your spouse are Medicare eligible, both of you must enroll in the same Medicare plan.
- You MUST continue to pay your Medicare Part B premium. Failure to pay this premium will result in the loss of your GIC coverage.

Retiree and Spouse Coverage if Under and Over Age 65

If you (the retiree), your spouse or other covered dependent is younger than age 65, the person or people under age 65 will continue to be covered under a non-Medicare plan until you and/or he/she becomes eligible for Medicare.

If this is the case, you must enroll in one of the pairs of plans listed below:

Health Plan Combination Choices

NON-MEDICARE PLAN	MEDICARE PLAN
Fallon Community Health Plan Direct Care	Fallon Senior Plan
Fallon Community Health Plan Select Care	Fallon Senior Plan
Harvard Pilgrim Independence Plan	Harvard Pilgrim Medicare Enhance
Health New England	Health New England MedPlus
Navigator by Tufts Health Plan	Tufts Health Plan Medicare Complement
Navigator by Tufts Health Plan	Tufts Health Plan Medicare Preferred
UniCare State Indemnity Plan/ Basic	UniCare State Indemnity Plan/ Medicare Extension (OME)
UniCare State Indemnity Plan/ Community Choice	UniCare State Indemnity Plan/ Medicare Extension (OME)
UniCare State Indemnity Plan/ PLUS	UniCare State Indemnity Plan/ Medicare Extension (OME)

How to Calculate Your Rate

See separate rate chart from your municipality.



Medicare Family

Find the premium for the Medicare plan in which you are enrolling and double it for your monthly rate.

Retiree and Spouse Coverage if Under and Over Age 65

1. Find the premium for the Medicare plan in which the Medicare retiree or spouse will be enrolling.
2. Find the individual coverage premium for the Non-Medicare plan in which the Non-Medicare retiree or spouse will be enrolling.
3. Add the two premiums together; this is what you will pay monthly.

If you have one Medicare enrollee and two or more Non-Medicare enrollees, add the Medicare premium to the Non-Medicare family coverage premium to calculate your monthly premium.

Continued on back.



Annual Enrollment

Annual enrollment time is here, giving you the opportunity to review your options and select a new health plan.



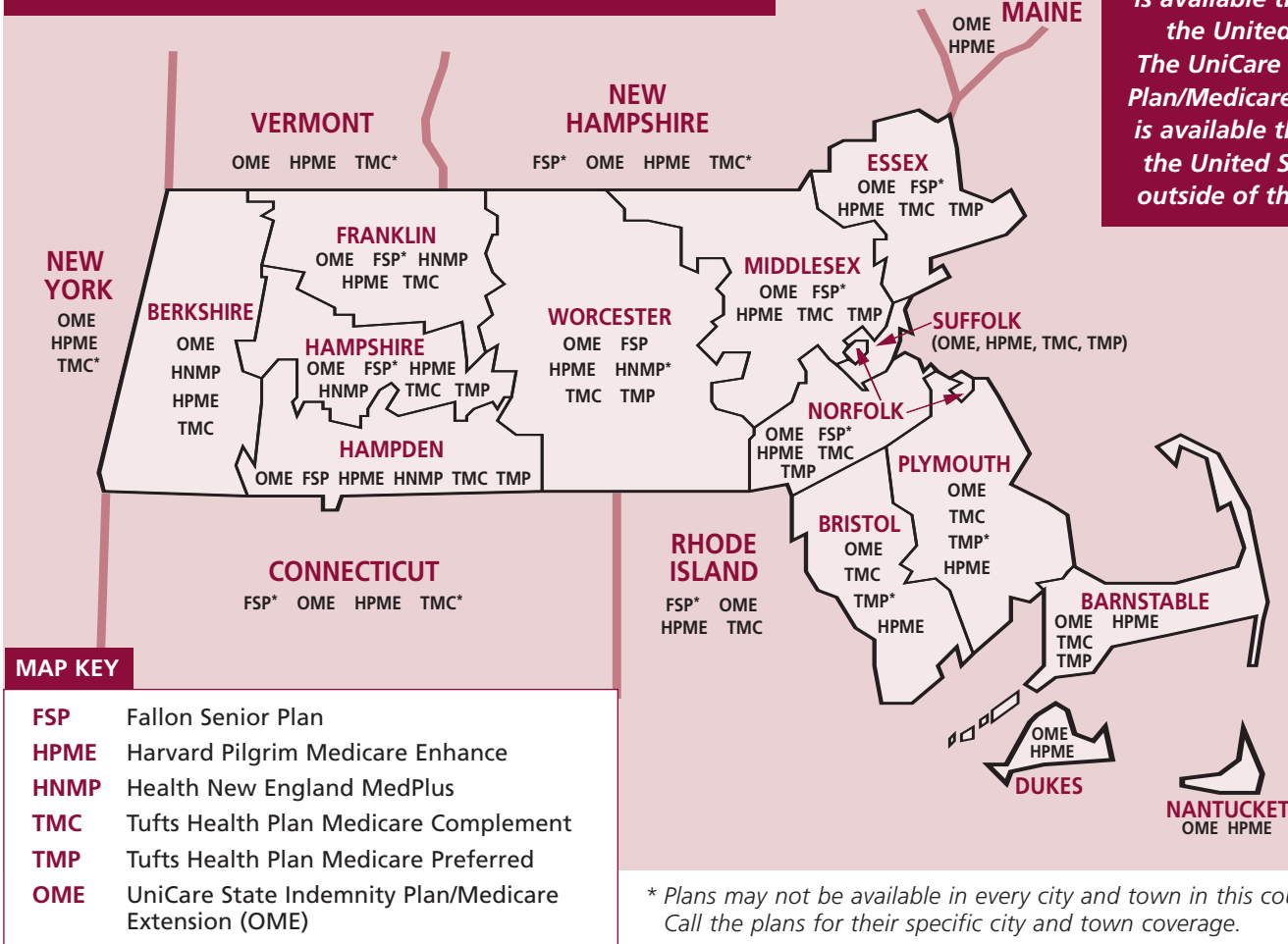
If you are an existing municipal retiree/survivor and want to keep your current GIC health plan, you do not need to fill out any paperwork. Your coverage will continue automatically.

Once you choose a health plan, you cannot change plans until the next annual enrollment, unless you move out of your health plan's service area or become eligible for Medicare (in which case, you must switch plans).

Weigh Your Options

- See your *GIC Benefit Decision Guide* for eligibility details, additional benefit information, and factors to consider when choosing a health plan; also see separate rate chart for your municipality.
- Contact the health plans you are considering to find out:
 - Information on other health plan benefits that are not described in this brochure
 - If your doctors and hospitals are in the network
- Attend a GIC health fair and see the GIC's website (mass.gov/gic) for additional information.

Is the MEDICARE Plan Available in Your Area?



The Harvard Pilgrim Medicare Enhance Plan is available throughout the United States. The UniCare Indemnity Plan/Medicare Extension is available throughout the United States and outside of the country.

* Plans may not be available in every city and town in this county or state. Call the plans for their specific city and town coverage.

This chart is an overview of the plan benefits. It is not a complete description. Benefits are subject to certain definitions, conditions, limitations and exclusions as spelled out in the respective plan documents.

HEALTH PLAN	FALLON SENIOR PLAN	HARVARD PILGRIM MEDICARE ENHANCE
TELEPHONE NUMBER	1.866.344.4442	1.800.542.1499
WEBSITE	www.fchp.org	www.harvardpilgrim.org
Preventive Care <i>Office visits according to health plan's schedule</i>	100% after \$10 per visit	100% after \$10 per visit
Physician Office Visit <i>(except mental health)</i>	100% after \$10 per visit	100% after \$10 per visit
Inpatient Hospital Care	100%	100%
Hospice Care	100%	100%
Diagnostic Laboratory Tests and X-rays	100%	100%
Surgery <i>Inpatient & Outpatient</i>	100%	100%
Emergency Room Care <i>(includes out-of-area)</i>	100% after \$50 copay per visit <i>(waived if admitted)</i>	
Hearing Aids	First \$500 covered at 100%; 80% coverage for the next \$1,500 per person, per two-year period	
Prescription Drug Copays Retail: <i>up to a 30-day supply</i>		
TIER 1	\$10	\$10
TIER 2	\$20	\$25
TIER 3	\$40	\$50
Mail Order: <i>Maintenance drugs up to a 90-day supply</i>		
TIER 1	\$20	\$20
TIER 2	\$40	\$50
TIER 3	\$80	\$110
Outpatient Mental Health Care	100% after \$10 per visit	100% after \$10 per visit
Outpatient Substance Abuse Care	100% after \$10 per visit	Visit(s) 1-8: 100% after \$5 per visit Visits 9-20: 100% after \$25 per visit Visits 21 and up: 50%

For more information about a specific plan's benefits or providers, call the plan or visit its website.

HEALTH NEW ENGLAND MEDPLUS	TUFTS HEALTH PLAN MEDICARE COMPLEMENT	TUFTS HEALTH PLAN MEDICARE PREFERRED	UNICARE STATE INDEMNITY PLAN MEDICARE EXTENSION (OME) with CIC (<i>Comprehensive</i>)
1.800.842.4464	1.888.333.0880	1.888.333.0880	1.800.442.9300
www.hne.com	www.tuftshealthplan.com	www.tuftshealthplan.com	www.unicarestatplan.com
100% after \$10 per visit	100% after \$10 per visit	100% after \$10 per visit	100% after \$5 per visit
100% after \$10 per visit	100% after \$10 per visit	100% after \$10 per visit	100% after \$35 calendar year deductible
100%	100%	100%	100% after \$50 deductible per quarter per person (<i>waived if readmitted within 30 days of admission</i>)
100%	100%	100%	100% after \$35 calendar year deductible
100%	100%	100%	100%
100%	100%	100%	100% within MA; call the plan for out-of-state details.
100% after \$50 copay per visit (<i>waived if admitted</i>)			100% after \$25 copay per visit (<i>waived if admitted; calendar year deductible may apply</i>)
First \$500 covered at 100%; 80% coverage for the next \$1,500 per person, per two-year period			
\$10 \$25 \$50	\$10 \$25 \$50	\$10 \$20 \$40	\$10 \$25 \$50
\$20 \$50 \$110	\$20 \$50 \$110	\$20 \$40 \$80	\$20 \$50 \$110
100% after \$10 per visit	100% after \$10 per visit	100% after \$10 per visit	First 4 visits: 100% Visits 5 and over: 100% after \$10 per visit
100% after \$10 per visit	100% after \$10 per visit	100% after \$10 per visit	First 4 visits: 100% Visits 5 and over: 100% after \$10 per visit

Helpful Reminders

- Call or visit your local Social Security office for more information about Medicare benefits.
- HMO Medicare plans require you to live in their service area. **See the map on the other side.**
- You may change GIC Medicare plans only during annual enrollment, unless you move out of your plan's service area. **Note:** Even if your doctor or hospital drops out of your Medicare HMO, you must stay in the HMO until the next annual enrollment.
- Benefits and rates of Fallon Senior Plan and Tufts Health Plan Medicare Preferred are subject to federal approval and may change January 1, 2010. These plans automatically include Medicare Part D prescription drug benefits. Contact the plans for additional details.

Fallon Senior Plan – HMO

- Benefits and rates of Fallon Senior Plan are subject to federal approval and may change January 1, 2010. This plan automatically includes Medicare Part D prescription drug benefits. Contact the plan for additional details.
- PCP required – yes
- Out-of-network benefits – available for emergency or urgent care only

Harvard Pilgrim Medicare Enhance – Indemnity Plan

- PCP required – no
- Out-of-network benefits – not applicable; Harvard Pilgrim Medicare Enhance is available throughout the U.S.

Health New England MedPlus – HMO

- PCP required – yes
- Out-of-network benefits – available for emergency or urgent care only

Tufts Health Plan Medicare Complement – HMO

- PCP required – yes
- Out-of-network benefits – available for emergency or urgent care only

Tufts Health Plan Medicare Preferred – HMO

- Benefits and rates of Tufts Medicare Preferred are subject to federal approval and may change January 1, 2010. This plan automatically includes Medicare Part D prescription drug benefits. Contact the plan for additional details.
- PCP required – yes
- Out-of-network benefits – available for emergency or urgent care only

UniCare State Indemnity Plan/Medicare Extension (OME) – Indemnity Plan

- With CIC (comprehensive) and Without CIC (non-comprehensive options): without CIC, deductibles are higher and coverage is only 80% for some services.
- Prescription Drug Benefits (Express Scripts): 1.877.828.9744; www.express-scripts.com
- Mental Health/Substance Abuse and EAP Benefits (United Behavioral Health): 1.888.610.9039; www.liveandworkwell.com (access code: 10910)
- PCP required – no
- Out-of-network benefits – not applicable; the UniCare State Indemnity Plan/Medicare Extension (OME) is available throughout the U.S. and outside of the country.



Mark the Date!

Submit by Friday, May 15:

- **Retirees/Survivors enrolling for the first time and RMTs converting to municipal coverage:** Forms to the GIC Coordinator in your benefits office; if not already enrolled in a GIC plan as an RMT, required documentation for family coverage must accompany your form.
- **Existing Municipal Retirees/Survivors:** Written request to the GIC



Commonwealth of Massachusetts
Group Insurance Commission

Your
Benefits
Connection

www.mass.gov/gic

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